

Amendment Offered by Mr. Gutierrez

**To the Amendment in the Nature of a
Substitute Offered by Mr. Oxley**

Page 102, after line 21, insert the following new section (and conform the table of contents accordingly):

1 **SEC. 619. FEDERAL RESERVE BOARD STUDY OF THE USE**
2 **OF MATRÍCULA CONSULAR CARDS.**

3 (a) IN GENERAL.—In conducting the annual survey
4 of consumer finances, the Board of Governors of the Federal Reserve System shall study and report on the extent
5 to which the use of matrícula consular cards has enabled
6 previously unbanked individuals to obtain banking services
7 and accounts at Federally insured depository institutions.

8 (b) FACTORS TO BE INCLUDED.—The Board shall
9 evaluate the extent to which individuals referred to in subsection (a) have increased savings as a result of using the
10 matrícula consular card.

11 (c) POPULATION TO BE INCLUDED IN OTHER ASPECTS OF THE ANNUAL SURVEY.—In addition to the
12 study required under subsection (a), the Board shall review all factors addressed in the annual survey of con-



- 1 sumer finances to determine how such factors apply to the
- 2 individuals referred to in subsection (a).

